

# HOME OWNERSHIP PROGRAM



## Do I Qualify?

Before you fill out an application, please review the following four criteria in order to determine eligibility for our home ownership program

1. **Do you have a demonstrated need for housing?** Examples include:
  - a. Living in overcrowded or unsafe conditions.
  - b. Relying on subsidized, temporary or public housing, or being homeless.
  - c. Being cost burdened: housing costs are greater than 30% of income.
  - d. Inability to get a home loan from another source.
  
2. **Do you have the ability to pay an affordable mortgage?**
  - a. You will have a mortgage payment.
  - b. Below are the income requirements.
  - c. Both gross income and total debt will affect eligibility.

### 2024 Income Requirements\*

	Minimum	Maximum
Family of 1	\$29,655.00	\$52,750.00
Family of 2	\$33,885.00	\$60,250.00
Family of 3	\$38,115.00	\$67,800.00
Family of 4	\$42,345.00	\$75,300.00
Family of 5	\$45,765.00	\$81,350.00
Family of 6	\$49,140.00	\$87,350.00
Family of 7	\$52,515.00	\$93,400.00
Family of 8	\$55,935.00	\$99,400.00

\*Effective April 2024

### 3. Are you willing to partner with us?

- a. If approved, applicants must complete 300-500 hours of Sweat Equity.

### 4. Have you lived, worked or worshiped in Brunswick County for the last 12 months?

- a. You must also be a legal citizen or resident of the US.

If you answered **YES** to all four questions,  
Call us, email us or go online to obtain your application today!